

**Fill in this information to identify the case:**

Debtor 1 Roger Levi Blanding aka Roger Blanding aka Roger L. Blanding,

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina

Case number 16-00185-jw

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

**Court claim no. (if known):** 0

**Last 4 digits** of any number you use to identify the debtor's account:

XXXXXX0292

**Date of payment change:**

Must be at least 21 days after date of this notice 10/01/2016

**New total payment:**

\$ 619.23

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 0.00

**New escrow payment:** \$ 53.33

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment:** \$ \_\_\_\_\_

**New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor 1 Roger Levi Blanding aka Roger Blanding aka Roger L. Blanding  
First Name Middle Name Last NameCase number (if known) 16-00185-jw

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

X /s/ Vance L. Brabham, III Date 09/23/2016  
Signature

Print: Vance L. Brabham, III Title Attorney  
First Name Middle Name Last Name

Company Scott and Corley, P.A.

Address 2712 Middleburg Dr., Suite 200  
Number Street  
Columbia SC 29204  
City State ZIP Code

Contact phone (803) 252-3340 Email bankruptcy@scottandcorley.com

United States Bankruptcy Court  
District of South Carolina (Charleston)

IN RE:

Roger Levi Blanding aka Roger Blanding  
aka Roger L. Blanding,

Debtor(s)

Chapter 13

Case No.: 16-00185-jw

CERTIFICATE OF SERVICE

I, the undersigned employee of SCOTT AND CORLEY, P.A., do hereby certify a copy of the Notice of Payment Change was mailed to the parties listed below:

Roger Levi Blanding  
130 Blanding Road  
St. Stephen, SC 29479

Wendi M. Freeman  
1040 eWall Street  
Mt. Pleasant, SC 29464-3046

James M. Wyman (via electronic service)  
Trustee

/s/ Rosa Smart

Rosa Smart, Bankruptcy Paralegal  
Scott and Corley, P.A.  
P.O. Box 2065  
Columbia, SC 29202  
(803) 252-3340

Columbia, South Carolina  
September 23, 2016

BLANDING, ROGER  
C/O WENDI M. FREEMAN  
1040 EWALL ST  
MT PLEASANT SC 29464-3046

ESCROW ACCOUNT STATEMENT			
Analysis Date:		08/24/16	
Loan Number:			
Current Payment		New Payment Effective 10/01/16	
Principal and Interest	\$565.90	Principal and Interest*	\$565.90
Escrow	\$0.00	Escrow	\$38.06
		Shortage Spread	\$15.27
Total Current Payment	\$565.90	Total NEW Payment*	\$619.23
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on January 15, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any deficiency and/or shortage listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS October 2016 to September 2017		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 - MONTH ESCROW CYCLE				
		Anticipated Activity				
COUNTY	456.69	Payments to Escrow	Payments from Escrow	Description	Projected Balance	
Total Disbursements	456.69					
		Beginning Balance**				
		Post Petition Beg Bal				
		Date				
		10/01/2016	38.06	0.00		459.23-
		11/01/2016	38.06	0.00		421.17-
Bankruptcy File		12/01/2016	38.06	456.69-	COUNTY	839.80-
Date	January 15, 2016	01/01/2017	38.06	0.00		801.74-
		02/01/2017	38.06	0.00		763.68-
Pre-Petition Escrow		03/01/2017	38.06	0.00		725.62-
Shortage or Deficiency	\$0.00	04/01/2017	38.06	0.00		687.56-
as of Analysis Date		05/01/2017	38.06	0.00		649.50-
		06/01/2017	38.06	0.00		611.44-
		07/01/2017	38.06	0.00		573.38-
		08/01/2017	38.06	0.00		535.32-
		09/01/2017	38.06	0.00		497.26-
		Total	\$456.72	\$456.69-		
*Escrow Balance adjusted by proof of claim amounts		The escrow account has a post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected beginning balance of your escrow account is \$497.29-. Your required beginning balance according to this analysis should be \$418.63. This means you have a shortage and/or deficiency of \$915.92-. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 60 installments and included this amount in your escrow payment.				
**Beginning balance = Starting balance less any unpaid escrow disbursements due in the prepaid period						
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$76.12.						

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from July 2015 to September 2016. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date							\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
<b>NOTE</b> – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.